

Information to identify the case:

Debtor 1	<u>Aaron M. Kardon</u>	Social Security number or ITIN	xxx-xx-3721
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-21083-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Aaron M. Kardon

9/13/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Aaron M. Kardon
 Debtor

Case No. 19-21083-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db
 518279658 Aaron M. Kardon, 128 S Adelaide Ave, Apt 2B, Highland Park, NJ 08904-1650
 518279659 Borrowersfir, 1114 Lost Creek Blvd, Austin, TX 78746-6300
 518279663 Capl/bstby, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
 518279664 +Fein Such, 7 Century Dr., Ste 201, Parsipanny, NJ 07054-4673
 518279665 Forrster garbus and garbus, 7 Banta Pl, Hackensack, NJ 07601-5604
 518279666 Ftl Finance, 275 Lemay Ferry Rd, Saint Louis, MO 63125-1239
 518279666 +Hayt, Hayt And Landau, 2 Industrial Way West Pob 500, Eatontown, NJ 07724-0500
 518426726 Specialized Loan Services, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
 518279674 Wells Fargo Bank, Credit, Bureau DISPUTE, Des Moines, IA 50306
 518279661 charles kleiner, esq., 1 University Plz Ste 412, Hackensack, NJ 07601-6204
 518421685 +lisa miller, 416 s 8th ave, highland park, nj 08904-3008
 518421684 +optimum altice, 1111 stewart ave, bethpage, ny 11714-3533
 518421683 +pse&g 4000 hadley rd, south plainfield, nj 07080-1124
 518279672 tenaglia & hunt, pa, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
 518279676 +william p. mikita, esq., 1301 highway 36 bldg 1, Hazlet, NJ 07730-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 14 2019 00:37:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 14 2019 00:37:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: WFFC.COM Sep 14 2019 04:08:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto,
 1451 Thomas Langston Rd., Winterville, NC 28590-8872
 518279655 +E-mail/Text: bk@avant.com Sep 14 2019 00:37:49 Avant Inc, 640 N La Salle Dr,
 Chicago, IL 60654-3731
 518279657 EDI: BANKAMER.COM Sep 14 2019 04:08:00 Bk of Amer, PO Box 982238,
 El Paso, TX 79998-2238
 518279656 EDI: TSYS2.COM Sep 14 2019 04:08:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 518279660 EDI: CAPITALONE.COM Sep 14 2019 04:08:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 518279662 EDI: RCSFNBMARIN.COM Sep 14 2019 04:08:00 Credit One Bank NA, PO Box 98875,
 Las Vegas, NV 89193-8875
 518323437 EDI: RESURGENT.COM Sep 14 2019 04:08:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 518279667 E-mail/Text: bk@lendingclub.com Sep 14 2019 00:37:44 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 518279668 +E-mail/Text: bnc@nordstrom.com Sep 14 2019 00:36:35 Nordstrom Fsb, 13531 E Caley Ave,
 Englewood, CO 80111-6505
 518279669 EDI: AGFINANCE.COM Sep 14 2019 04:08:00 Onemain, PO Box 1010,
 Evansville, IN 47706-1010
 518279670 EDI: RMSC.COM Sep 14 2019 04:08:00 Synccb/Care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 518280617 +EDI: RMSC.COM Sep 14 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518279671 EDI: WTRRNBBANK.COM Sep 14 2019 04:08:00 Td Bank USA/Targetcred, PO Box 673,
 Minneapolis, MN 55440-0673
 518279673 EDI: USAA.COM Sep 14 2019 04:08:00 Usaa Savings Bank, PO Box 47504,
 San Antonio, TX 78265-7504
 518279675 EDI: WFFC.COM Sep 14 2019 04:08:00 Wff Auto, PO Box 29704, Phoenix, AZ 85038-9704
 518421682 +EDI: VERIZONCOMB.COM Sep 14 2019 04:08:00 verizon wireless, 500 technology dr, ste 550,
 weldon springs, m 63304-2225

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Sep 13, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Edward Nathan Vaisman on behalf of Debtor Aaron M. Kardon vaismanlaw@gmail.com,
G20495@notify.cincompass.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5